

Fill in this information to identify the case:

Debtor 1 Marco Antonio Henry
Debtor 2 Elizabeth Arraiz-Henry
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Michigan (State)
Case number 16-51736-mlo

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: Seterus, Inc., as authorized servicer for **Court claim no. (if known):** 11-1

Federal National Mortgage Association ("Fannie Mae"), a
corporation organized and existing under the laws of the
United States of America

Last four digits of any number you use to
identify the debtor's account: 7665

Date of payment change:

Must be at least 21 days after date 11/1/2018
of this notice

New total payment:

\$1,963.65
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law.
☒ Yes Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$611.22 New escrow payment: \$690.51

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable rate note?

- ☒ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: % New interest rate: %

Current principal and interest payment: \$1,273.14 New principal and interest payment: \$1,273.14

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)
Reason for change: _____

Current mortgage payment: \$1,884.36 **New mortgage payment:** \$1,963.65

Debtor 1 Marco Antonio Henry
First Name Middle Name Last Name

Case number (if known) 16-51736-mlo

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michael P. Hogan Date 09/14/2018
Signature

Print: Michael P. Hogan P63074 Title Bankruptcy Attorney
First name Middle Name Last name

Company SCHNEIDERMAN & SHERMAN, P.C.

Address 23938 Research Drive, Suite 300
Number Street
Farmington Hills, Michigan 48335
City State Zip Code

Contact phone 248-539-7400 Email: mhogan@sspclegal.com

Disclaimer

Please note the “Present Payment” in the amount of \$1,816.03 referenced in the Escrow Account Disclosure Statement attached to this Notice of Mortgage Payment Change is the payment the Debtor is contractually due for under the terms of the mortgage. However, the Debtor’s current post-petition payment amount prior to the payment change reflected in this notice is \$1,884.36 as set forth herein.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN

In The Matter of:

Marco Antonio Henry
Elizabeth Arraiz-Henry

Chapter 13
Case 16-51736-mlo
Judge Oxholm

STATE OF MICHIGAN
COUNTY OF OAKLAND

PROOF OF SERVICE

I hereby certify that on the 14th day of September, 2018, I electronically filed the foregoing Notice of Mortgage Payment Change using the ECF system which will send notification of such filing to the following:

Brian J. Small
30150 Telegraph Rd.,
Suite 444
Bingham, MI 48025

Tammy L. Terry
Buhl Building
535 Griswold
Suite 2100
Detroit, MI 48226

And I hereby certify that I have mailed by United States Postal Service to the following non-ECF participants:

Marco Antonio Henry
Elizabeth Arraiz-Henry
44036 Elm Drive
Sterling Heights, MI 48313

I certify under penalty of perjury that the foregoing is true and correct.

/S/ Michael P. Hogan
Michael P. Hogan (P63074)
mhogan@sspclegal.com
Attorney for Seterus, Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America
23938 Research Drive, Suite 300
Farmington Hills, Michigan 48335
248-539-7400

ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from November 2017 to October 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance Date						\$2,253.41	\$2,151.46-
11/01/17	586.63	0.00*	46.58-	46.58-	MORTGAGE INS	2,793.46	2,198.04-
12/01/17	586.63	568.19*	46.58-	46.58-	MORTGAGE INS	3,333.51	1,676.43-
12/01/17	0.00	0.00	165.07-	168.52-*	CITY	3,168.44	1,844.95-
01/01/18	586.63	568.19*	46.58-	46.58-	MORTGAGE INS	3,708.49	1,323.34-
02/01/18	586.63	568.19*	46.58-	46.58-	MORTGAGE INS	4,248.54	801.73-
03/01/18	586.63	0.00*	46.58-	46.58-	MORTGAGE INS	4,788.59	848.31-
04/01/18	586.63	1,704.57*	46.58-	46.58-	MORTGAGE INS	5,328.64	809.68
05/01/18	586.63	611.22*	46.58-	46.58-	MORTGAGE INS	5,868.69	1,374.32
05/01/18	0.00	0.00	1,788.00-	1,917.00-*	HAZARD INS	4,080.69	542.68-
06/01/18	586.63	0.00*	46.58-	46.58-	MORTGAGE INS	4,620.74	589.26-
07/01/18	586.63	0.00*	46.58-	46.58-	MORTGAGE INS	5,160.79	635.84-
08/01/18	586.63	5,500.98*	46.58-	46.58-	MORTGAGE INS	5,700.84	4,818.56
08/01/18	0.00	0.00	4,527.58-	4,929.31-*	CITY	1,173.26	110.75-
09/01/18	586.63	0.00*	46.58-	0.00*	MORTGAGE INS	1,713.31	110.75-
10/01/18	586.63	0.00*	46.58-	0.00	MORTGAGE INS	2,253.36	110.75-
Total	\$7,039.56	\$9,521.34	\$7,039.61-	\$7,480.63-			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE WWW.COAG.GOV/CAR FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.